

Funding for Postgraduate Study

Postgraduate students are not usually eligible for any funding via the Student Loan Company, the only exception to this is students on an Initial Teacher Training course (see further down for this information). Some other ideas for Postgraduate funding are described below.

Research Councils

Research Councils usually only have funding for full-time students. Funding from Research Councils is usually applied for through your University department. This is done on a competitive basis and can even be on a first come basis. Research Councils may offer Studentships for taught masters programmes, research masters studentships and research studentships for PhD's or MPhil programmes, they may also offer additional support if you have dependants who rely on you for financial support.

There are seven research Councils, covering different subject areas in the sciences and social sciences, arts and humanities all offer different support to students. At the end of this section you will find the web page links to each one.

Career Development Loans (CDL)

CDL's are available for full-time, part-time and distance learning vocational courses. You can borrow between £300 and £8000 to fund two years of study.

The CDL can be used to cover up to 80% of your course fees plus other costs such as books, travel and childcare costs, however if you are studying part-time there is no support to help with your living costs only your course fees.

You cannot apply for a CDL to help with the cost of anything that has been funded from another source.

CDL's are available through Barclays, The Co-operative and the Royal Bank of Scotland. You should compare interest rates and repayment options for each bank. As with all loans the banks will check you eligibility, your chances of repayment and your credit rating.

CDL repayments normally start one month after the end of your course. Repayments can only be deferred if you:

- Are unemployed and claiming benefits
- Employed but receiving certain benefits
- Are taking part in a Government training programme and receiving a training allowance
- Have to attend your course for longer than expected due to ill health

Repayments can only be deferred for a maximum of 17 months and cannot be deferred for any other reasons other than the ones above.

Sponsorship

Sometimes it is possible to get sponsorship from employers, you would need to approach companies directly to see if they offer such schemes.

Students on ITT Courses

Students on Initial Teacher Training courses such as PGDE may be eligible for funding through the Student Support system, as long as you do not already hold a teaching qualification or are not employed as a teacher any previous study does not effect your entitlement.

Tuition fees for PGDE courses are £3145 per year but you will be able to apply for a Tuition Fee Loan to cover this cost, you will also be able to apply for a Maintenance Loan and a Maintenance Grant. In addition to this a payment of £6000 per year is made to trainee teachers and in certain subject areas this rises to £9000. For more information please go to www.tda.gov.uk

Additional Sources of Financial Support

Disabled Students Allowance (DSA)

Disabled students who are studying full-time for 1 year or more or part-time at 50% of a full-time course lasting more than one year will be able to make an application for DSA. DSA is to help students with extra cost incurred as a result of their disability.

If you are undertaking a PGDE course you will be eligible for DSA under the undergraduate scheme, for which the amounts are different, if you are receiving an award from a research Council you may be eligible for one from them.

Access to Learning Fund

ALF is money given to Universities from the Government to provide financial help to home students having financial difficulties. Postgraduate students who are thinking of applying to the Access to Learning Fund should be aware that the assessors will want to see that you have made sufficient financial provision for your studies.

Trusts and Charities

Many students apply to trusts and charities for additional support. This type of funding is very difficult to secure and you will usually need to demonstrate exceptional need or special circumstances in order to be eligible.

To find information on trusts and charities it would be worth having a look at the Educational Grants Advisory Service (EGAS). Students can complete an online questionnaire at www.egas-online.org.uk.

Trusts and charities will have their own specific criteria for applications so check this before you apply. They usually specify how you should apply i.e. by letter or application form and you will usually have to send in supporting documentation and references. It's not advisable to apply to trusts and charities once you have started your course as they usually have a deadline - so the earlier the better!!!

Writing Up Students

If you are a PhD student who is now at the writing up stage of your studies then you may be able to claim Job Seekers Allowance (JSA), Housing Benefit (HB). This will depend on your individual circumstances so it may be wise to get advice before you apply.

To claim JSA and HB you will need to show that you have completed your full-time period of registration. You must be writing up on a part-time basis in order to claim JSA and HB.

If you are a writing up student then your JSA entitlement should not be affected by your study provided that:

- The hours of study are outside the times that you have stated that you are available for work.
- You are willing to rearrange the writing up of your thesis to take up employment

If you are a writing up student and you pay rent to a landlord you maybe entitled to HB. You do not have to be in receipt of JSA and you do not have to be available for work, however, you must have savings of less than £16,000. Any savings between £3000 and £16,000 will have an assumed income of £1 for every £250 deducted from your HB entitlement.

Research Council Contact Details

Biotechnology and Biological Sciences (BBSRC) www.bbsrc.ac.uk

Engineering and Physical Sciences (EPSRC) www.epsrc.ac.uk

Economic and Social (ESRC) www.esrc.ac.uk

Medical (MRC) www.mrc.ac.uk

Particle Physics and Astronomy (PPARC) www.pparc.ac.uk

Natural Environment (NERC) www.nerc.ac.uk

Arts and Humanities Council (AHRC) www.ahrc.ac.uk